

Information to identify the case:

Debtor 1	<u>Patricia Cisneros</u>	Social Security number or ITIN	xxx-xx-4076
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-14780-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia Cisneros

6/10/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Patricia Cisneros
 Debtor

Case No. 19-14780-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Jun 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2019.

db
 518071983 +Patricia Cisneros, 175 Lehigh Avenue, Hamilton, NJ 08619-2027
 518071986 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 518071989 +Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
 518071991 +Chambers Emergency Assoc, 66 West Gilbert St, 2nd fl, Red Bank, NJ 07701-4947
 518071992 +Citibank, PO Box 790110, Saint Louis, MO 63179-0110
 518071992 +Citibank (Best Buy), PO Box 6500, Sioux Falls, SD 57117-6500
 518071995 +Citibank (WaWa), PO Box 6500, Sioux Falls, SD 57117-6500
 518071996 +Emergency Physicians of S. Jersey, PO BOX 1109, Minneapolis, MN 55440-1109
 518071999 +PA Housing Finance Agency, PO Box 15057, Harrisburg, PA 17105-5057
 518072000 #+Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
 518072001 +Penn Medicine, Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
 518072003 +Princeton Radiology Assoc., PO Box 956, Evansville, IN 47706-0956
 518072002 +Princeton Radiology Assoc., 3674 Rt. 27, Suite D, Kendall Park, NJ 08824-1002
 518072004 +Sears Credit, PO Box 78051, Phoenix, AZ 85062-8051
 518072007 +TD Bank, PO Box 16027, Lewiston, ME 04243-9513
 518072008 +University Childrens Eye Center, 4 Cornwall Court, East Brunswick, NJ 08816-3357
 518072009 +Wakefield & Assoc, 7005 Middlebrook Pike, Re: Chambers Emerg Assoc,
 Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 11 2019 00:31:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 11 2019 00:31:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518071984 EDI: BANKAMER.COM Jun 11 2019 03:53:00 Bank of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 518071985 +EDI: BANKAMER.COM Jun 11 2019 03:53:00 Bank of America, 1825 East Buckeye Road,
 Phoenix, AZ 85034-4216
 518071987 +EDI: CAPITALONE.COM Jun 11 2019 03:53:00 Capital One, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 518071988 +EDI: CAPITALONE.COM Jun 11 2019 03:53:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 518071990 +EDI: CHASE.COM Jun 11 2019 03:53:00 Chase Bank USA, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 518071993 +EDI: CITICORP.COM Jun 11 2019 03:53:00 Citibank (Home Depot), PO Box 6241,
 Sioux Falls, SD 57117-6241
 518071994 +EDI: SEARS.COM Jun 11 2019 03:53:00 Citibank (Sears), PO Box 6500,
 Sioux Falls, SD 57117-6500
 518071997 +EDI: TSYS2.COM Jun 11 2019 03:53:00 FDS Bank/DSNB/Macys, 9111 Duke Blvd,
 Mason, OH 45040-8999
 518071998 +E-mail/Text: bncnotices@becket-lee.com Jun 11 2019 00:30:54 Kohls, PO Box 2983,
 Milwaukee, WI 53201-2983
 518072005 +EDI: RMSC.COM Jun 11 2019 03:53:00 SYNCB/Toys R Us, PO Box 530938,
 Atlanta, GA 30353-0938
 518072006 +EDI: RMSC.COM Jun 11 2019 03:53:00 Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
 518073137 +EDI: RMSC.COM Jun 11 2019 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518072010 +EDI: WFFC.COM Jun 11 2019 03:53:00 Wells Fargo, PO Box 11701, Newark, NJ 07101-4701
 TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 32

Date Rcvd: Jun 10, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2019 at the address(es) listed below:

John Zimnis on behalf of Debtor Patricia Cisneros njbankruptcylaw@aol.com.
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfcbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
Rebecca Ann Solarz on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5